

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh DIVISION**

In re:		
ADAMCZYK, THERESA J.	§	Case No. 20-22782
Debtor(s)	§	Chapter 7
=====	§	
Lisa M. Swope, Trustee	§	
Movant	§	
	§	
v.	§	
	§	
No Respondents	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Lisa M. Swope, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$2,070.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$32,375.00</u>
Total Distributions to Claimants: <u>\$2,627.64</u>	Claims Discharged Without Payment: <u>\$13,113.78</u>
Total Expenses of Administration: <u>\$1,872.36</u>	

3) Total gross receipts of \$4,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$4,500.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$100,524.19	\$3,931.25	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$1,872.36	\$1,872.36	\$1,872.36
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$15,602.05	\$11,220.15	\$11,220.15	\$2,627.64
TOTAL DISBURSEMENTS	\$116,126.24	\$17,023.76	\$13,092.51	\$4,500.00

4) This case was originally filed under chapter 7 on 09/25/2020. The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 05/20/2022

By: /s/ Lisa M. Swope
Trustee, Bar No.: 77003

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
1221 Brinkerton Road, Greensburg, PA 15601-0000, Westmoreland County	1110-000	\$1,197.00
2016 Honda Accord, 33000 miles	1129-000	\$2,979.00
Checking: PNC Bank	1129-000	\$324.00
TOTAL GROSS RECEIPTS		\$4,500.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Capital One Auto Finance, a division of Capital On	4110-000	\$4,575.19	\$3,931.25	\$0.00	\$0.00
N/F	Roundpoint Mortgage Svcg Corp	4110-000	\$95,949.00	NA	NA	NA
	TOTAL SECURED		\$100,524.19	\$3,931.25	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Lisa M. Swope	2100-000	NA	\$1,125.00	\$1,125.00	\$1,125.00
Trustee, Expenses - Lisa M. Swope	2200-000	NA	\$20.16	\$20.16	\$20.16
Attorney for Trustee Fees - LISA M. SWOPE	3110-000	NA	\$690.00	\$690.00	\$690.00
Banking and Technology Service Fee - Metropolitan Commercial Bank	2600-000	NA	\$37.20	\$37.20	\$37.20
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$1,872.36	\$1,872.36	\$1,872.36

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
2	JPMorgan Chase Bank, N.A.	7100-000	\$3,221.00	\$3,221.34	\$3,221.34	\$754.41
3	Portfolio Recovery Associates, LLC	7100-000	\$889.00	\$850.60	\$850.60	\$199.20
4	PNC Bank, N.A.	7100-000	\$1,311.00	\$1,311.18	\$1,311.18	\$307.06
5	Portfolio Recovery Associates, LLC	7100-000	\$5,659.78	\$5,837.03	\$5,837.03	\$1,366.97
N/F	Mariner Finance, LLC	7100-000	\$4,521.27	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$15,602.05	\$11,220.15	\$11,220.15	\$2,627.64

Form 1

Individual Estate Property Record and Report

Exhibit 8

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Asset Cases

Case No.: 20-22782

Case Name: ADAMCZYK, THERESA J.

Trustee Name: (580800) Lisa M. Swope

Date Filed (f) or Converted (c): 09/25/2020 (f)

§ 341(a) Meeting Date: 10/30/2020

For Period Ending: 05/20/2022

Claims Bar Date: 01/12/2021

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1221 Brinkerton Road, Greensburg, PA 15601-0000, Westmoreland County	123,000.00	1,901.00		1,197.00	FA
2 2016 Honda Accord, 33000 miles	13,300.00	4,724.81		2,979.00	FA
3 Various household furnishings including living room, dining room and bedroom; assorted kitchen tools and appliances; no single item exceeds \$600 Location: 1221 Brinkerton Road, Greensburg PA 15601	900.00	0.00		0.00	FA
4 Television, cell phone Location: 1221 Brinkerton Road, Greensburg PA 15601	400.00	0.00		0.00	FA
5 Personal clothing Location: 1221 Brinkerton Road, Greensburg PA 15601	400.00	0.00		0.00	FA
6 Assorted DVDs and CDs Location: 1221 Brinkerton Road, Greensburg PA 15601	150.00	150.00		0.00	FA
7 Assorted costume jewelry Location: 1221 Brinkerton Road, Greensburg PA 15601	200.00	0.00		0.00	FA
8 Cash	20.00	0.00		0.00	FA
9 Checking: PNC Bank	1,819.00	514.00		324.00	FA
10 Pension: Westmoreland County Employee Retirement Fund	0.00	0.00		0.00	FA
10 Assets Totals (Excluding unknown values)	\$140,189.00	\$7,289.81		\$4,500.00	\$0.00

Major Activities Affecting Case Closing:

12/31/20 entered into a settlement with counsel for non- exempt assets, will file settlement motion once payments are received; 3/31/21 awaiting second payment of non-exempt assets; 6/30/21 motion to redeem equity granted

Initial Projected Date Of Final Report (TFR): 10/29/2021

Current Projected Date Of Final Report (TFR): 08/26/2021 (Actual)

05/20/2022

Date

/s/Lisa M. Swope

Lisa M. Swope

Form 2

Exhibit 9

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Cash Receipts And Disbursements Record

Case No.: 20-22782

Trustee Name:

Lisa M. Swope (580800)

Case Name: ADAMCZYK, THERESA J.

Bank Name:

Metropolitan Commercial Bank

Taxpayer ID #: **-***8817

Account #:

*****1898 Checking

For Period Ending: 05/20/2022

Blanket Bond (per case limit): \$8,856,594.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
02/05/21		Thompson Law Group	equity in non-exempt assets		2,000.00		2,000.00
	{9}		Redemption of unexempt equity. \$144.00	1129-000			
	{2}		redemption of equity \$1,324.00	1129-000			
	{1}		redemption of equity \$532.00	1149-000			
02/26/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	1,995.00
03/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	1,990.00
04/12/21		Thompson Law Group	payment on non-exempt assets		2,500.00		4,490.00
	{1}		redemption of equity \$665.00	1110-000			
	{2}		redemption of equity \$1,655.00	1129-000			
	{9}		redemption of equity \$180.00	1129-000			
04/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.45	4,484.55
05/28/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		6.70	4,477.85
06/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		7.89	4,469.96
07/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		7.16	4,462.80
04/18/22	101	LISA M. SWOPE	Distribution payment - Dividend paid at 100.00% of \$690.00; Claim # ATTY; Filed: \$690.00	3110-000		690.00	3,772.80
04/18/22	102	Lisa M. Swope	Distribution payment - Dividend paid at 100.00% of \$1,125.00; Claim # FEE; Filed: \$1,125.00	2100-000		1,125.00	2,647.80
04/18/22	103	Lisa M. Swope	Distribution payment - Dividend paid at 100.00% of \$20.16; Claim # TE; Filed: \$20.16	2200-000		20.16	2,627.64
04/18/22	104	JPMorgan Chase Bank, N.A.	Distribution payment - Dividend paid at 23.42% of \$3,221.34; Claim # 2; Filed: \$3,221.34	7100-000		754.41	1,873.23
04/18/22	105	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 23.42% of \$850.60; Claim # 3; Filed: \$850.60	7100-000		199.20	1,674.03
04/18/22	106	PNC Bank, N.A.	Distribution payment - Dividend paid at 23.42% of \$1,311.18; Claim # 4; Filed: \$1,311.18	7100-000		307.06	1,366.97
04/18/22	107	Portfolio Recovery Associates, LLC	Distribution payment - Dividend paid at 23.42% of \$5,837.03; Claim # 5; Filed: \$5,837.03	7100-000		1,366.97	0.00

Page Subtotals: \$4,500.00 \$4,500.00

Form 2

Exhibit 9

Page: 2

Cash Receipts And Disbursements Record

Case No.: 20-22782 Trustee Name: Lisa M. Swope (580800)
Case Name: ADAMCZYK, THERESA J. Bank Name: Metropolitan Commercial Bank
Taxpayer ID #: **-***8817 Account #: *****1898 Checking
For Period Ending: 05/20/2022 Blanket Bond (per case limit): \$8,856,594.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance

COLUMN TOTALS	4,500.00	4,500.00	\$0.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	4,500.00	4,500.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,500.00	\$4,500.00	

Form 2

Exhibit 9
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Cash Receipts And Disbursements Record

Case No.: 20-22782
Case Name: ADAMCZYK, THERESA J.
Taxpayer ID #: **_***8817
For Period Ending: 05/20/2022

Trustee Name: Lisa M. Swope (580800)
Bank Name: Metropolitan Commercial Bank
Account #: *****1898 Checking
Blanket Bond (per case limit): \$8,856,594.00
Separate Bond (if applicable): N/A

Net Receipts:	\$4,500.00
Plus Gross Adjustments:	\$0.00
Less Payments to Debtor:	\$0.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$4,500.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1898 Checking	\$4,500.00	\$4,500.00	\$0.00
	\$4,500.00	\$4,500.00	\$0.00

05/20/2022

Date

/s/Lisa M. Swope

Lisa M. Swope